**ABSTRAK**

*Penelitian ini untuk menganalisis kondisi dan strategi mengoptimalkan sumber dana komersial dan sosial Bank Pembiayaan Rakyat Syariah (BPRS) di Provinsi Riau. Penelitian ini kualitatif dengan dokumen terkait, Focus Group Discussion, analisis SWOT dengan IFAS, EFAS, SFAS dan Grand Strategy Matrix. Penelitian menemukan: (1) Sumber dana komersial berintegrasi dengan sumber dana sosial seperti zakat, infak, shadaqah, wakaf uang, dana kebajikan dan CSR, (2) Meningkatkan kinerja keuangan dengan konsisten produk dan layanan sesuai prinsip Islam, (4) Strategi sesuai visi, misi, tujuan, kebutuhan dan orientasi. Penelitian merekomendasikan: (1) Mengembangkan sumber dana sosial: a) Menjadi Unit Pengumpul Zakat Badan Amil Zakat Nasional atau Lembaga Amil Zakat Nasional, b) Menjadi Lembaga Keuangan Syariah Penerima Wakaf Uang resmi Badan Wakaf Indonesia, (2) Meningkatkan kinerja keuangan terbaik: a) Komitmen dan disiplin operasional sesuai prinsip syariah, b) Seimbang fungsi komersial dan sosial, c) Mencapai target keuangan, 3)Strategi Ekspansi BPRS dengan pertumbuhan cepat.*

***Kata Kunci: Strategi, Sumber Dana, Social, Kinerja Keuangan, BPRS***

**RINGKESAN**

*Ieu panalungtikan téh pikeun nganalisis kaayaan jeung stratégi pikeun ngaoptimalkeun sumber dana komersial jeung sosial Bank Pembiayaan Rakyat Syariah (BPRS) Propinsi Riau. Ieu panalungtikan kualitatif jeung dokumén patali, Focus Group Discussion, analisis SWOT kalawan IFAS, EFAS, SFAS jeung Grand Strategy Matrix.* *Hasil panalungtikan kapanggih: (1) Sumber dana komersil diintegrasikeun jeung sumber dana sosial saperti zakat, infaq, sedekah, wakaf tunai, amal jeung CSR, (2) Ngaronjatkeun kinerja kauangan kalayan produk jeung jasa anu konsisten luyu jeung prinsip Islam, (4) ) Stratégi nurutkeun visi, misi, tujuan, kabutuhan jeung orientasi. Panalungtikan ieu ngarekomendasikeun: (1) Ngembangkeun sumber dana sosial: a) Jadi Unit Pengumpul Zakat Badan Amil Zakat Nasional atawa Lembaga Amil Zakat Nasional, b) Jadi Lembaga Keuangan Syariah Penerima Wakaf Tunai Resmi Badan Wakaf Indonesia, (2) Ngaronjatkeun kinerja kauangan anu panghadéna: a ) Komitmen jeung disiplin operasional luyu jeung prinsip syariah, b) Fungsi komersil jeung sosial anu saimbang, c) Ngahontal targét kauangan, 3) Stratégi Perluasan BPRS kalawan gancang tumuwuhna.*

***Kecap Konci: Strategi, Sumber Dana, Social, Kinerja Keuangan, BPRS***

**ABSTRACT**

*This research analyzes condition and strategy of commercial and social funding sources to improve Islamic Rural Banks (IRBs) financial performance in Riau Province. This research qualitative with relevant document, Focus Group Discussions, interview, SWOT analysis by IFAS, EFAS, SFAS and Grand Strategy Matrix. The research founds: (1) Commercial funding integrated to social funding sources as zakat, infaq, shadaqah, cash waqf, benevolent funds and CSR, (2) Improving financial performances by products and services consistent to Islamic principles. (3) Strategy based on vision, mission, goals, needs and orientation. (1) Develops social funding sources: a) Become Zakat Collection Unit (UPZ) National Amil Zakat Agency or National Amil Zakat Institution, b) Become Sharia Financial Institution Receiving Cash Waqf of Indonesian Waqf Board, (2) Improving best financial performance: a) Commitment and discipline operational based on Islamic principles, b) Commercial balance to social functions, c) Achieve financial targets, (3) Fast growth BPRS Expansion Strategy.*

***Keywords: Strategy, Fund Source, Social, Financial Performance, IRBs***

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*This research analyzes condition and strategy of commercial and social funding sources to improve Islamic Rural Banks (IRBs) financial performance in Riau Province. This research qualitative with relevant document, Focus Group Discussions, interview, SWOT analysis by IFAS, EFAS, SFAS and Grand Strategy Matrix. The research founds: (1) Commercial funding integrated to social funding sources as zakat, infaq, shadaqah, cash waqf, benevolent funds and CSR, (2) Improving financial performances by products and services consistent to Islamic principles. (3) Strategy based on vision, mission, goals, needs and orientation. (1) Develops social funding sources: a) Become Zakat Collection Unit (UPZ) National Amil Zakat Agency or National Amil Zakat Institution, b) Become Sharia Financial Institution Receiving Cash Waqf of Indonesian Waqf Board, (2) Improving best financial performance: a) Commitment and discipline operational based on Islamic principles, b) Commercial balance to social functions, c) Achieve financial targets, (3) Fast growth BPRS Expansion Strategy.*

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